If you have Medicare or are about to become eligible for Medicare, you are required to get additional prescription coverage in order to receive services from MADAP.

# What am I required to do in order to use my MADAP benefits if I have Medicare or become eligible for Medicare Part A or B?

- You are required to <u>be enrolled in a Medicare Part D plan</u> or <u>have prescription coverage in a plan that is as good as a Medicare Part D plan (creditable coverage)</u>. MADAP does not count as a Part D plan or creditable coverage.
- If your household income qualifies you for the Social Security Low-Income Subsidy (LIS) Extra Help and/or the Maryland Senior Prescription Drug Assistance Program (SPDAP), you must also apply for and maintain any of the applicable assistance programs that help pay for your monthly Medicare Part D plan premiums and drug costs.
- You must provide <u>proof of enrollment</u> in your prescription plan and any assistance programs.

## How can I get someone to help me enroll in a Medicare Part D plan or apply for LIS – *Extra Help* or SPDAP?

- Follow the enrollment instructions on the back of this brochure. An agency representative can help you enroll in a plan or apply for assistance.
- Contact your case manager or speak with a counselor at the local Senior Health Insurance Assistance Program (SHIP). To locate your local SHIP office, call 1-800-243-3425 or use the SHIP phone list on the back of this brochure.
- Ask your case manager or SHIP counselor if you
  may be eligible to apply for the Qualified
  Medicare Beneficiary (QMB) or Specified LowIncome Medicare Beneficiary (SLMB) coverage
  to qualify you for the LIS Extra Help and obtain
  other benefits from the State of Maryland.

## How can I get help from MADAP to pay for my Medicare Part D Prescription Drug plan?

## MADAP can pay the costs of any Part D premiums not covered by the *Extra Help* and/or SPDAP.

- When you enroll in a Prescription Drug Plan, be sure to have your monthly premiums billed to you directly and not deducted from your Social Security benefits or bank account.
- If your Part D premium payments are currently deducted from your monthly Social Security benefits or bank account, please contact your Prescription Drug Plan to stop the deduction of your Part D premiums and have the premiums billed to you directly.
- Please send MADAP a copy of your monthly premium statement, coupon book or updated billing information as soon as it arrives so that the payments can be made on time.

MADAP will also pay the Part D deductible, copays, co-insurance and coverage gap costs so that you will not have to pay out-of-pocket for drugs on the MADAP formulary.

You can also contact MADAP for information on how to get help from MADAP to pay the premiums for a Medicare Supplement plan (Medigap).

## How can I keep my Medicare Part D plan, LIS – Extra Help and/or SPDAP enrollment up to date?

- Review any mail that you receive from Medicare, your Prescription Drug Plan, Social Security Administration and/or SPDAP programs.
- Review your prescription plan options at the annual open enrollment period to make sure that you are enrolled in the plan that best meets your needs.
- Renew or reapply or any assistance programs as required.
- Keep proof of any changes in your prescription plan and/or assistance programs.

## What information do I need to send to MADAP? Send MADAP a copy of the front and back of your

- Medicare card
- Prescription Drug Plan card, or creditable coverage prescription plan card
- QMB or SLMB card, if eligible
   If you have any of the following letters or notices
   (approval or denial), or receive any new or updated information, send MADAP a copy of the
- Enrollment information from your Prescription Drug Plan or creditable coverage, or
- New card(s) or enrollment information, if you change your plan, or
- Letter(s) about any changes in your Part D coverage or premium costs, or
- Low-Income Subsidy (LIS) Extra Help notice from Social Security Administration, or
- Senior Prescription Drug Assistance Program (SPDAP) confirmation, or
- Qualified Medicare Beneficiary (QMB) notice, or
- Specified Low-Income Medicare Beneficiary (SLMB) notice, or
- Notice of termination from your Part D plan or assistance program(s).

If you lose your Medicare Part D plan, LIS, SPDAP or other prescription coverage, contact MADAP as soon as possible.

#### To send your Medicare information to MADAP:

- The fax number is (410) 333-2608.
- If you prefer, you may mail or bring in your information to the following address:

MADAP Insurance Program 500 N. Calvert Street, 5<sup>th</sup> Floor Baltimore, MD 21202

If you have questions about the information in this brochure, please call MADAP at:

410-767-6535 or 1-800-205-6308 (Toll free) TTD/TTY/MD Relay: 1-800-735-2258 or Dial 711

#### To enroll in a Medicare Part D Prescription Drug Plan

- Information about Medicare Part D drug coverage is available in the annual Medicare handbook, at the Medicare website or by calling Medicare.
- The annual open enrollment period for Medicare Part D begins on October 15<sup>th</sup> and ends on December 7<sup>th</sup>. Special enrollment periods are also available when you first become eligible for Medicare, have LIS or SPDAP, or lose creditable coverage from another insurance plan.
- Telephone: Call 1-800-MEDICARE and speak to an agent to compare Part D plans and complete an application.
- Online: Go to the website at <u>www.medicare.gov</u> to compare Part D plans and enroll online.
- Be sure to have the Part D plan monthly premiums billed to you directly so that the bill can be sent to MADAP to make the payment.

#### To apply for the Low-Income Subsidy (LIS - Extra Help)

- Telephone: Call the Social Security Administration office at 1-800-772-1213 and speak to an agent to complete an application or have one mailed to you.
- Online: Go to the website at <a href="www.socialsecurity.gov">www.socialsecurity.gov</a>.
  Click on the tab for Benefits and the link to Apply: Extra Help with Medicare prescription drug costs. Follow the instructions to complete and submit an application online. Be sure to print out a copy of the application for confirmation.
- If you prefer, you can get an application or assistance from your local Social Security Administration office.

### To apply for the Maryland Senior Prescription Drug Assistance Program (SPDAP)

- Telephone: Call the SPDAP Call Center to request an application at 1-800-551-5995.
- Online: Go to the website at <a href="https://www.marylandspdap.com">www.marylandspdap.com</a> to download and print the SPDAP application. Follow the instructions to complete the application.
- Your completed application and documents can be faxed to the SPDAP Call Center at 1-800-847-8217 or mailed to the SPDAP address found in the instructions. Be sure to save a copy of the application for confirmation.

#### To enroll in MADAP Plus for assistance with Medicare

Contact the MADAP Insurance Program for information.

#### The Senior Health Insurance Assistance Program (SHIP)

The Senior Health Insurance Assistance Program (SHIP) meets one of the most universal needs of Medicare beneficiaries, including those <u>under 65</u> years of age--understanding their health insurance benefits, bills and rights.

The Maryland SHIP program provides trained staff and volunteer counselors in all 24 counties. Counselors provide in-person and telephone assistance in the areas of Medicare Part D and Medicare Advantage plans, Medicare Supplement plans and assistance for low-income beneficiaries. Website: <a href="https://www.aging.maryland.gov/SeniorHealthInsuranceProgram.html">www.aging.maryland.gov/SeniorHealthInsuranceProgram.html</a>

SHIP counseling services are confidential and free of charge. Most SHIP offices are open Monday through Friday during normal business hours. Contact your local SHIP office (see below) for specific days and hours of operation.

#### Contact a local SHIP Office:

- Allegany 310-783-1710
- Anne Arundel 410-222-4464
- Baltimore City 410-396-2273
- Baltimore County 410-887-2059
- Calvert 410-535-4606, 301-855-1170
- Caroline 410-479-2535
- Carroll 410-386-3800
- Cecil 410-996-5295
- Charles 301-934-9305
- Dorchester 410-742-0505
- Frederick 301-600-1604
- Garrett 301-334-9431
- Harford 410-638-3025
- Howard 410-313-7392
- Kent 410-778-2564
- Montgomery 301-590-2819
- Prince George's 301-265-8471
- Queen Anne's 410-758-0848
- Somerset 410-742-0505
- St. Mary's 301-475-4200 ext. 1064
- Talbot 410-822-2869
- Washington 301-790-0275 ext. 208
- Wicomico 410-742-0505 ext. 106
- Worcester 410-742-0505 ext. 106
- Statewide 1-800-243-3425

Infectious Disease and Care Services Bureau Prevention and Health Promotion Administration Maryland Department of Health & Mental Hygiene 500 N. Calvert Street, 5th Floor Baltimore, MD 21202

#### **MADAP & MADAP Plus**

410-767-6535 (Local) or 1-800-205-6308 (Toll free) TTD/TTY #: 1-800-735-2258; Maryland Relay: Dial 711 Confidential Fax #: 410-333-2608

# MADAP, Medicare & You: Questions and Answers



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